

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

PHYLLIS D HARRELL

Debtor(s)

Case No. 08-31882

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/21/2008.
- 2) The plan was confirmed on 04/23/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/24/2013.
- 6) Number of months from filing to last payment: 55.
- 7) Number of months case was pending: 57.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$21,750.00.
- 10) Amount of unsecured claims discharged without payment: \$30,769.01.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$46,200.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$46,200.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,550.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,135.90
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,685.90**

Attorney fees paid and disclosed by debtor: \$950.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLIANCE ONE	Unsecured	634.61	NA	NA	0.00	0.00
AMERICAN MEDICAL COLLECTIONS	Unsecured	79.00	NA	NA	0.00	0.00
AMO RECOVERIES	Unsecured	155.00	NA	NA	0.00	0.00
ASSETCARE INC	Unsecured	129.34	NA	NA	0.00	0.00
BANKFINANCIAL	Secured	2,750.00	2,750.00	2,750.00	2,750.00	0.00
BANKFINANCIAL	Secured	NA	0.00	0.00	0.00	0.00
CAPITAL ONE AUTO FINANCE/NBS	Secured	24,135.15	24,126.50	24,126.50	24,126.50	2,655.64
CLIENT SERVICES	Unsecured	635.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES	Unsecured	1,564.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES	Unsecured	1,565.00	1,564.67	1,564.67	352.13	0.00
DIRECTV	Unsecured	155.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	306.00	342.01	342.01	76.97	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	3,524.21	3,039.21	3,039.21	683.97	0.00
ECMC	Unsecured	16,702.00	28,348.93	28,348.93	6,379.93	0.00
FIA CARD SERVICES	Unsecured	7,863.00	NA	NA	0.00	0.00
HILTON GRAND VACATIONS	Secured	NA	NA	NA	0.00	0.00
HSBC MORTGAGE SERVICES	Unsecured	271.00	NA	NA	0.00	0.00
INOVATIVE BK	Unsecured	7,096.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	8,998.00	8,139.38	8,139.38	1,831.77	0.00
JP MORGAN CHASE NA	Secured	NA	0.00	0.00	0.00	0.00
JP MORGAN CHASE NA	Secured	1,825.00	1,694.27	1,694.27	1,694.27	0.00
LEW MAGRUM	Unsecured	297.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	154.00	173.70	173.70	39.09	0.00
NATIONWIDE CREDIT & COLLECTIO	Unsecured	92.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	500.00	NA	NA	0.00	0.00
OSBY WATER CONDITIONING	Unsecured	921.20	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
STUDENT LOAN EXPRESS	Unsecured	10,948.00	NA	NA	0.00	0.00
TUSCANY VILLAGE VACATION SUIT	Unsecured	NA	0.00	0.00	0.00	0.00
TUSCANY VILLAGE VACATION SUIT	Secured	2,363.82	669.80	669.80	669.80	0.00
US DEPARTMENT OF EDUCATION	Unsecured	1,081.00	1,128.75	1,128.75	254.03	0.00
VILLAGE OF UNIVERSITY PARK	Unsecured	71.82	NA	NA	0.00	0.00
WELLGROUP HEALTH	Unsecured	30.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$4,444.27	\$4,444.27	\$0.00
Debt Secured by Vehicle	\$24,126.50	\$24,126.50	\$2,655.64
All Other Secured	\$669.80	\$669.80	\$0.00
<b>TOTAL SECURED:</b>	<b>\$29,240.57</b>	<b>\$29,240.57</b>	<b>\$2,655.64</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$42,736.65</b>	<b>\$9,617.89</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,685.90</u>	
Disbursements to Creditors	<u>\$41,514.10</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$46,200.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/05/2013

By: /s/ Glenn Stearns

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.